

Reference Database - Master Reference Table

100

Company Code	Product Service Line of Business Code	State Code	System Application Code	Business Transaction Code	Reference Date	Use Policy Effective Date Indicator	Policy Deductible Surrogate Key
0	6	AR	DW	QQ	5/1/02	YES	30006
0	6	AR	DW	QQ	1/1/02	YES	30005
0	6	AR	DW	IS	5/1/02	YES	30006
0	6	AR	DW	IS	1/1/02	YES	30005
0	6	AR	DW		5/1/02	YES	30007
0	6	AR	DW		10/1/01	YES	30002

Fig. 1

Reference Database - Policy, Deductible Table

2007

Pol Ded Surr Key	Cov Type Code	Prop Loc Cnty Code	Prop Loc Zip	Roof Type Code	Beg Range Amnt	End Range Amnt	Ded Type SHA	Def Ded Amnt	Def Ded Pct	Stand Ded Amnt	Stand Ded Pct	Def Ded Year Qty	Buy Down Msg Ind	Avl Ded Surr Key	Ovr Def Ded Ind	New Ded Map Ind	UNC Map Ind	New Ded Surr Key	Next High Ded Ind
30007					0	99999	ALL	250		500			YES	10002	N	Y	N	6210	Y
30007					100000	149999	ALL	500		500			YES	10002	Y	Y	N	6211	Y
30007					150000	299999	ALL	500		500			YES	10004	N	Y	N	6211	Y
30007					300000	599999	ALL	500		500			YES	10005	N	Y	N	6211	Y
30007					600000	999999999	ALL	500		500			YES	10005	N	Y	N	6211	Y
30007		1			0	99999	OTHER	250		500			YES	30009	N	Y	N	6212	Y
30007		1			0	99999	WH	500		500			YES	30009	N	Y	N	6212	Y
30007		1			100000	149999	OTHER	500		500			YES	30009	Y	Y	N	6213	Y
30007		1			100000	149999	WH	500		500			YES	30009	Y	Y	N	6213	Y
30007		1			150000	299999	OTHER	500		500			YES	30010	N	Y	N	6213	Y
30007		1			150000	299999	WH	500		500			YES	30010	N	Y	N	6213	Y
30007		1			300000	599999	OTHER	500		500			YES	30011	N	Y	N	6213	Y
30007		1			300000	599999	WH	500		500			YES	30011	N	Y	N	6213	Y
30007		1			600000	999999999	OTHER	500		500			YES	30011	N	Y	N	6213	Y
30007		1			600000	999999999	WH	500		500			YES	30011	N	Y	N	6213	Y
30007		2			0	99999	OTHER	250		500			YES	30009	N	Y	N	6212	Y
30007		2			0	99999	WH	500		500			YES	30009	N	Y	N	6212	Y
30007		2			100000	149999	OTHER	500		500			YES	30009	Y	Y	N	6213	Y
30007		2			100000	149999	WH	500		500			YES	30009	Y	Y	N	6213	Y
30007		2			150000	299999	OTHER	500		500			YES	30010	N	Y	N	6213	Y
30007		2			150000	299999	WH	500		500			YES	30010	N	Y	N	6213	Y
30007		2			300000	599999	OTHER	500		500			YES	30011	N	Y	N	6213	Y
30007		2			300000	599999	WH	500		500			YES	30011	N	Y	N	6213	Y
30007		2			600000	999999999	OTHER	500		500			YES	30011	N	Y	N	6213	Y
30007		2			600000	999999999	WH	500		500			YES	30011	N	Y	N	6213	Y
30007		4			0	99999	OTHER	250		500			YES	30009	N	Y	N	6212	Y

Fig. 2

Reference Database - Available Deductible Table

Available Deductible Surrogate Key	Available All/Other Deductible Amount	Available All/Other Deductible Percent	Available Wind & Hail/Hurricane Deductible Amount	Available Wind & Hail/Hurricane Deductible Percent
30011		0.01		0.01
30011		0.01		0.02
30011		0.02		0.02
30011	100		100	
30011	250		250	
30011	500			0.01
30011	500			0.02
30011	500		500	
30011	1000			0.01
30011	1000			0.02
30011	1000		1000	
30011	2500			0.01
30011	2500			0.02
30011	2500		2500	

Fig. 3

Reference Database - New Deductible Table 400

	230	402	404	406	408	410	412	414	416
New Deductible Surrogate Key	Available All/Other Deductible Amount	Available All/Other Deductible Percent	Available Wind & Hail/Hurricane Deductible Amount	Available Wind & Hail/Hurricane Deductible Percent	New All/Other Deductible Amount	New All/Other Deductible Percent	New Wind & Hail/Hurricane Deductible Amount	New Wind & Hail/Hurricane Deductible Percent	
6213			100				500		
6213			250				500		
6213			500				500		
6213			1000				1000		
6213			2500				2500		
6213	100				500				
6213	250				500				
6213	500				500				
6213	1000				1000				
6213	2500				2500				

Fig. 4

Deductible Infrastructure - System Overview

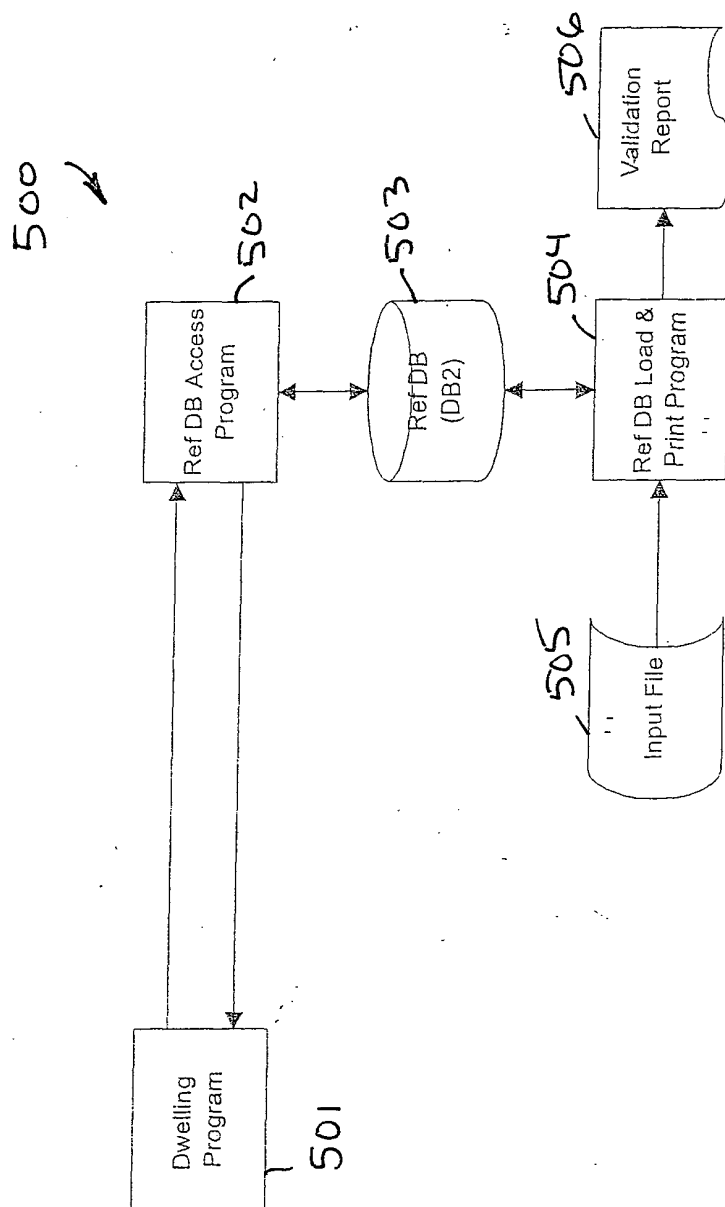


Fig. 5

Deductible Infrastructure - Renewal Processing Logic Diagram

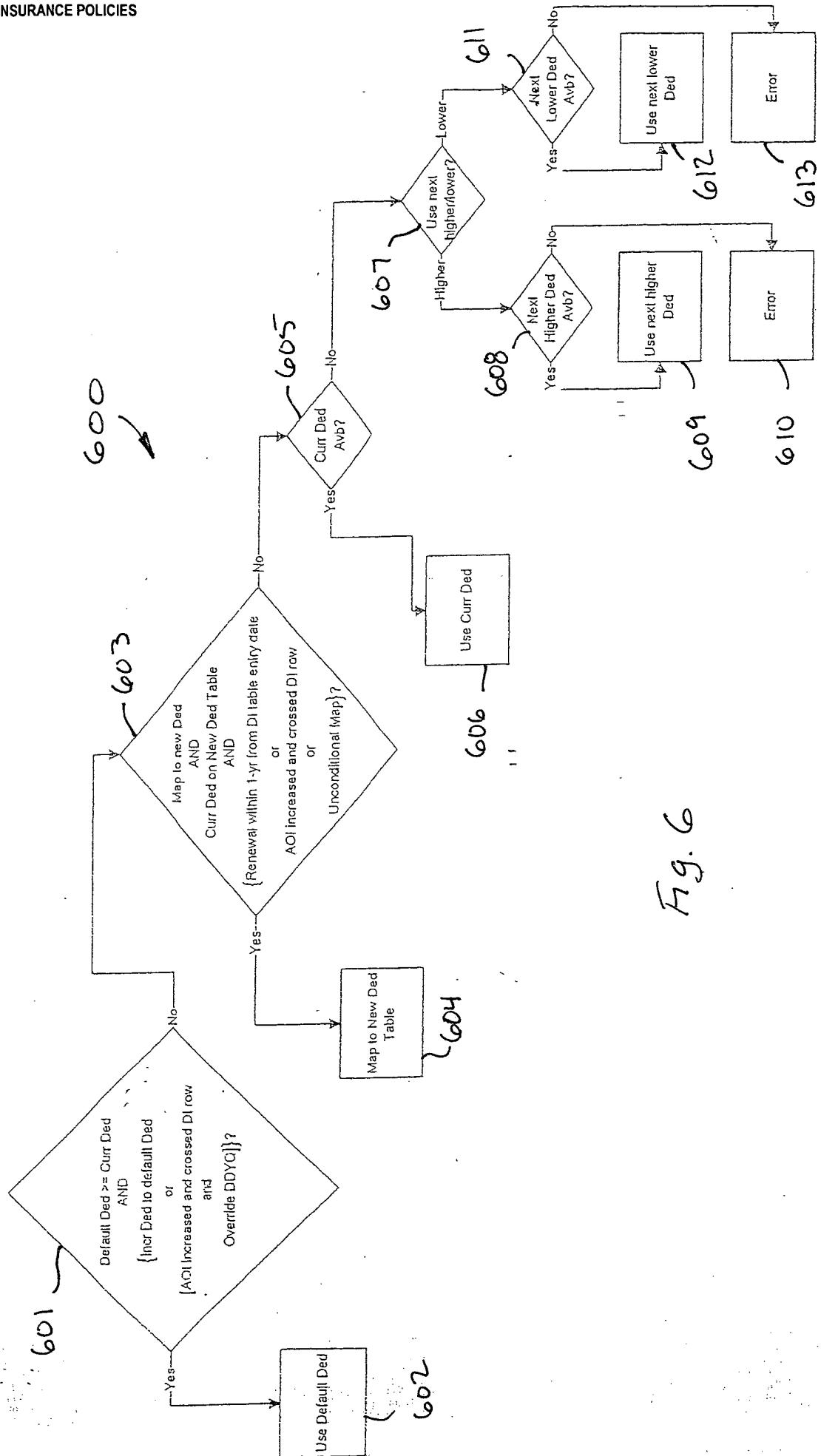


Fig. 6

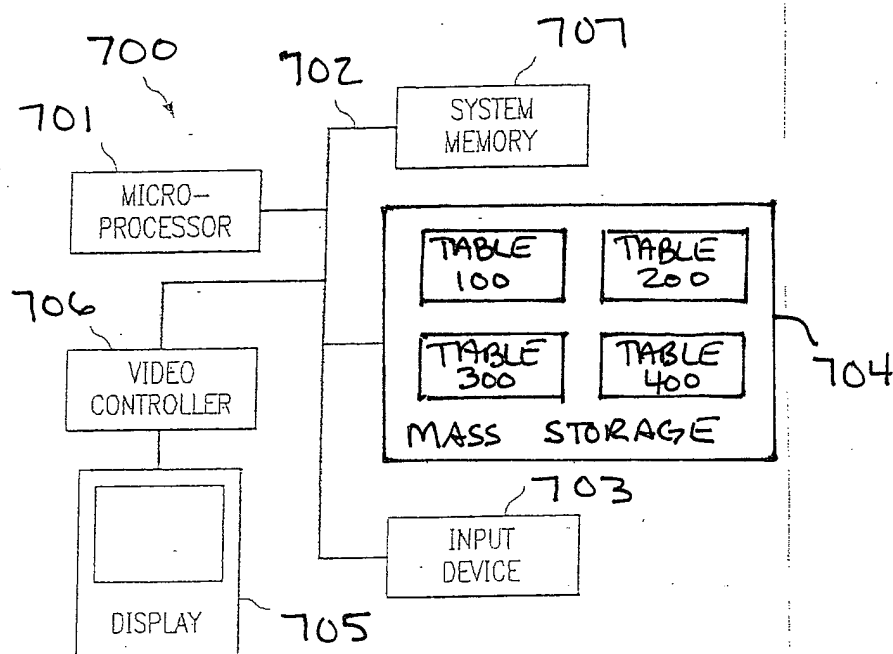


Fig. 7